

Information to identify the case:			
Debtor 1:	Josephine Thompson		Social Security number or ITIN: xxx-xx-3165
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 5/13/19
Case number:	19-19730-ABA		Date case converted to chapter: 7 12/16/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Josephine Thompson	
2. All other names used in the last 8 years		
3. Address	2815 Berkley St Camden, NJ 08105-2827	
4. Debtor's attorney Name and address	Tamika Nicole Wyche Law Offices of David Paul Daniels, LLC 3300 Federal Street Camden, NJ 08105	Contact phone 856-338-0411
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

Debtor **Josephine Thompson**

Case number **19-19730-ABA**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/16/19
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7. Meeting of creditors	February 7, 2020 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/7/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Josephine Thompson
DebtorCase No. 19-19730-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 28

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db Josephine Thompson, 2815 Berkley St, Camden, NJ 08105-2827
 518242445 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360
 518242446 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
 518419820 +City of Camden, Dept. of Revenue of Collections, c/o Office of the City Attorney,
 520 Market Street, Suite 419, Camden, NJ 08102-1300
 518242447 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
 518242451 Mattleman, Weinroth & Miller, PC, 401 Marlton Pike E Ste 100, Cherry Hill, NJ 08034-2410
 518364083 +PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101-4982
 518352235 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 518242452 PNC Bank, N.A., PO Box 1820, Dayton, OH 45401-1820
 518263216 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: daviddanielslaw@gmail.com Dec 16 2019 23:45:29 Tamika Nicole Wyche,

Law Offices of David Paul Daniels, LLC, 3300 Federal Street, Camden, NJ 08105

tr +EDI: QBTHOMAS.COM Dec 17 2019 04:08:00 Brian Thomas, Brian Thomas, Esq,

327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 16 2019 23:46:34 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 16 2019 23:46:32 United States Trustee,

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

518242444 EDI: BANKAMER.COM Dec 17 2019 04:08:00 Bank of America, PO Box 982238,

El Paso, TX 79998-2238

518334259 +EDI: AIS.COM Dec 17 2019 04:08:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,

Oklahoma City, OK 73118-7901

518242448 EDI: DCI.COM Dec 17 2019 04:08:00 Diversified Consultants, PO Box 551268,

Jacksonville, FL 32255-1268

518242449 E-mail/PDF: ais.exeter.ebn@americaninfosource.com Dec 16 2019 23:52:50 Exeter Finance Corp.,

PO Box 166008, Irving, TX 75016-6008

518266860 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Dec 16 2019 23:53:25 Exeter Finance LLC,

P.O. Box 167399, Irving, TX 75016-7399

518249073 +EDI: AISACG.COM Dec 17 2019 04:08:00 Exeter Finance LLC, AIS Portfolio Services, LP,

4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

518242450 EDI: JEFFERSONCAP.COM Dec 17 2019 04:08:00 Jefferson Capital System, 16 McLeland Rd,

Saint Cloud, MN 56303-2198

518242450 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 16 2019 23:46:44 Jefferson Capital System,

16 McLeland Rd, Saint Cloud, MN 56303-2198

518330224 EDI: JEFFERSONCAP.COM Dec 17 2019 04:08:00 Jefferson Capital Systems LLC, Po Box 7999,

Saint Cloud Mn 56302-9617

518330224 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 16 2019 23:46:44 Jefferson Capital Systems LLC,

Po Box 7999, Saint Cloud Mn 56302-9617

518363127 EDI: PRA.COM Dec 17 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Amazon,

POB 41067, Norfolk VA 23541

518262523 +EDI: DRIV.COM Dec 17 2019 04:08:00 SANTANDER CONSUMER USA, P.O. Box 560284,

Dallas, TX 75356-0284

518242453 EDI: DRIV.COM Dec 17 2019 04:08:00 Santander Consumer USA, PO Box 961245,

Fort Worth, TX 76161-0244

518243920 +EDI: RMSC.COM Dec 17 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,

PO Box 41021, Norfolk, VA 23541-1021

518242454 EDI: VERIZONCOMB.COM Dec 17 2019 04:08:00 Verizon, PO Box 5029,

Wallingford, CT 06492-7529

518350406 +EDI: AIS.COM Dec 17 2019 04:08:00 Verizon, by American InfoSource as agent,

4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518363784* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 28

Date Rcvd: Dec 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:
NONE.

TOTAL: 0